

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-51 (Cancelled)

1 52. (Currently Amended) A phone card revaluing method for altering the value of  
2 a user's phone card by way of an electronic commerce terminal system comprising the steps  
3 of:

4 a) detecting whether a phone card has been inserted or swiped in a card  
5 reader coupled to said electronic commerce terminal;

6 b) retrieving a plurality of transaction data from said phone card;

7 c) communicating said transaction data to a universal server having access to  
8 user identification information and at least one user account from said  
9 electronic commerce terminal and retrieving said user identification based on  
10 a dynamic identification interchange within ~~the~~said universal server;

11 d) evaluating the validity of said transaction data;

12 e) processing said transaction data and said user identification information;  
13 ~~and~~

14 f) identifying said at least one user account based on said user identification  
15 information; and

16 ~~fg) transferring funds either i) between said at least one user accounts held~~  
17 ~~by the user or ii) between an~~said at least one user ~~account held by the user~~  
18 ~~and the~~ said phone card to increase the value of ~~the~~said phone card, based  
19 on ~~the~~said dynamic identification interchange within ~~the~~said universal server.

53. (Original) A phone card revaluing method in accordance with claim 52, wherein, after the step of communicating said transaction data to a universal server, the user is prompted to enter a desired revalue amount.

54. (Cancelled)

55-60 (Cancelled)

1 61. (Previously Added) A phone card revaluing method in accordance with claim  
2 52, wherein the dynamic identification interchange obtains data to effectuate the transfer of  
3 funds.

1 62. (Previously Added) A phone card revaluing method in accordance with claim  
2 52, wherein the phone card is substituted for a second form of user identification based on  
3 the dynamic identification interchange.